

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Joan Ariel Comas Joa  
Debtor

Case No. 17-00882-MJC  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5  
Date Rcvd: Aug 31, 2021

User: AutoDocket  
Form ID: 3180W

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Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 02, 2021:**

Recip ID	Recipient Name and Address
db	+ Joan Ariel Comas Joa, 737 Garfield St., Hazleton, PA 18201-2042
4892887	+ Ana D. Romero, 737 Garfield St., Hazleton, PA 18201-2042
4892898	+ ENDONTIC SPECIALISTS OF NEPA, 841 WYOMING AVE, KINGSTON, PA 18704-3932
4892900	+ Greater Hazleton Joint Sewer Authority, 500 Oscar Thomas Drive, P.O. Box 651, Hazleton, PA 18201-0651
4892901	+ Hazle Township Refuse, P.O. Box 24, Lattimer Mines, PA 18234-0024
4892902	+ Jairo Comas Joa, 739 Garfield St., Hazleton, PA 18201-2042
4892905	+ Law offices of Tullio DeLuca, 381 N. 9th Avenue, Scranton, PA 18504-2005
4892908	+ MARILYNS NO LIMIT TAX/TITLE/TAGS, 100 N. WILKES-BARRE BLVD., WILKES- BARRE, PA 18702-5253
4892909	Marilynbs Tags/ Title Multi Service, 118 S Main Ave, Scranton, PA 18504
4892911	+ NY State Dept. of Taxation & Finance, Bankruptcy Section, P.O. Box 5300, Albany, NY 12205-0300
4892914	+ Pressler & Pressler, LLP, 7 Entin Road, Parsippany, NJ 07054-5020
4908005	+ Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 12

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
4892889	EDI: BANKAMER.COM	Aug 31 2021 22:43:00	Bank of America, Bankruptcy Department, 4161 Piedmont Pkwy., NC4-105-03-14, Greensboro, NC 27410
4905179	Email/PDF: resurgentbknofications@resurgent.com	Aug 31 2021 18:44:01	CACH, LLC, PO BOX 10587, GREENVILLE, SC 29603-0587
4892890	+ Email/PDF: resurgentbknofications@resurgent.com	Aug 31 2021 18:43:56	CACH, LLC, 4340 S. Monaco St., 2nd Fl., Denver, CO 80237-3485
4908309	+ EDI: WFNNB.COM	Aug 31 2021 22:43:00	COMENITY CAPITAL BANK, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4892891	+ Email/Text: bankruptcy@usecapital.com	Aug 31 2021 18:40:00	Capital Accounts, PO Box 140065, Nashville, TN 37214-0065
4892892	+ EDI: CAPITALONE.COM	Aug 31 2021 22:43:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
4892894	+ EDI: CITICORP.COM	Aug 31 2021 22:43:00	Citibank, Box 6500, Sioux Falls, SD 57117-6500
4892895	+ EDI: CCS.COM	Aug 31 2021 22:43:00	Credit Collection Services, P.O. Box 607, Norwood, MA 02062-0607
4892896	+ Email/PDF: creditonebknofications@resurgent.com	Aug 31 2021 18:43:55	CreditOne, P.O. Box 98873, Las Vegas, NV 89193-8873
4892907	+ EDI: CITICORP.COM	Aug 31 2021 22:43:00	Macy's, Attn: Bankruptcy Processing, PO Box 8053, Mason, OH 45040
4892897	+ EDI: ESSL.COM	Aug 31 2021 22:43:00	Dish Network, P.O. Box 9033, Littleton, CO 80160-9033
4892899	+ Email/Text: bknotice@ercbpo.com	Aug 31 2021 18:40:00	ERC, P.O. Box 57547, Jacksonville, FL

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4892903	EDI: JEFFERSONCAP.COM	Aug 31 2021 22:43:00	Jefferson Capital, 16 McLeland Road, Saint Cloud, MN 56303-2198
4892893	EDI: JPMORGANCHASE	Aug 31 2021 22:43:00	Chase, PO Box 15298, Wilmington DE 19850
4911578	Email/Text: camanagement@mtb.com	Aug 31 2021 18:40:00	M&T BANK, PO BOX 840, Buffalo, NY 14240-0840
4892906	Email/Text: camanagement@mtb.com	Aug 31 2021 18:40:00	M&T Bank, 1100 Wehrle Drive, Williamsville, NY 14221
4936788	+ EDI: MID8.COM	Aug 31 2021 22:43:00	Midland Funding LLC, Midland Credit Mgmt. Inc. as agent for, Midland Funding LLC, Po Box 2011, Warren, MI 48090-2011
4892910	+ EDI: MID8.COM	Aug 31 2021 22:43:00	Midland Funding, LLC, 2365 Northside Drive, Ste. 300, San Diego, CA 92108-2709
4892912	+ EDI: AGFINANCE.COM	Aug 31 2021 22:43:00	OneMain Financial Bankruptcy Dept., P.O. Box 6042, Sioux Falls, SD 57117-6042
4892913	EDI: PRA.COM	Aug 31 2021 22:43:00	Portfolio Recovery Associates LLC, 120 Corporate Blvd, Norfolk, VA 23502
4944530	EDI: PRA.COM	Aug 31 2021 22:43:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4893207	+ EDI: RECOVERYCORP.COM	Aug 31 2021 22:43:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5162259	+ Email/Text: bncmail@w-legal.com	Aug 31 2021 18:40:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121, SYNCHRONY BANK, c/o Weinstein & Riley, P.S. 98121-3132
5162258	+ Email/Text: bncmail@w-legal.com	Aug 31 2021 18:40:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
4892915	EDI: RMSC.COM	Aug 31 2021 22:43:00	Synchrony Bank/JC Penney, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060
4892916	EDI: RMSC.COM	Aug 31 2021 22:43:00	Synchrony Bank/Lowes, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060
4892917	EDI: RMSC.COM	Aug 31 2021 22:43:00	Synchrony Bank/Wal-Mart, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060
4892918	EDI: TFSR.COM	Aug 31 2021 22:43:00	Toyota Financial Services, Attn: Bankruptcy Dept., P.O. Box 8026, Cedar Rapids, IA 52408
5164028	EDI: BL-TOYOTA.COM	Aug 31 2021 22:43:00	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
4918224	+ EDI: AIS.COM	Aug 31 2021 22:43:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
4892919	+ EDI: VERIZONCOMB.COM	Aug 31 2021 22:43:00	Verizon Bankruptcy Dept., 500 Technology Drive, Suite 550, Weldon Spring, MO 63304-2225

TOTAL: 31

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*	CACH, LLC, PO Box 10587, Greenville, SC 29603-0587
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132

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4892888	*+	Ana D.Romero, 737 Garfield St., Hazleton, PA 18201-2042
4892904	*+	Joan Ariel Comas Joa, 737 Garfield St., Hazleton, PA 18201-2042
4908006	*+	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
4937800	*+	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 0 Undeliverable, 7 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 02, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 31, 2021 at the address(es) listed below:**

Name	Email Address
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com
James Warmbrodt	on behalf of Creditor LakeView Loan Servicing LLC bkgroup@kmlawgroup.com
Rebecca Ann Solarz	on behalf of Creditor LakeView Loan Servicing LLC bkgroup@kmlawgroup.com
Tullio DeLuca	on behalf of Debtor 1 Joan Ariel Comas Joa tullio.deluca@verizon.net
United States Trustee	ustregion03.ha.ecf@usdoj.gov

TOTAL: 6

**Information to identify the case:**

Debtor 1 Joan Ariel Comas Joa  
First Name Middle Name Last Name  
Debtor 2  
(Spouse, if filing) First Name Middle Name Last Name  
United States Bankruptcy Court Middle District of Pennsylvania  
Case number: **5:17-bk-00882-MJC**

Social Security number or ITIN xxx-xx-2276  
EIN --  
Social Security number or ITIN  
EIN --

**Order of Discharge**


12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Joan Ariel Comas Joa  
aka Joan A. Comas, aka Joan Ariel Comas, aka  
Joan Comas Joa, aka Joan A. Comas Joa, aka  
Joan Comas

**By the  
court:**

8/31/21

  
Honorable Mark J. Conway  
United States Bankruptcy Judge  
By: Christopher Gambini, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

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**Chapter 13 Discharge**

**For more information, see page 2>**  
page 1

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**